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Application Number	09/358,653
Filing Date	July 23, 1999
First Named Inventor	John M. HILLMAN, et al.
Group Art Unit	2761
Examiner Name	KYLE, C.
Attorney Docket Number	CITI0092-US

Total Number of Pages in This Submission

ENCLOSURES (check all that apply)

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Remarks

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Firm or Individual name: George T. Marcou, Reg. No. 33,014

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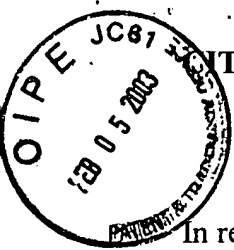
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PATENT

#15
2/21/03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of

John M. HILLMAN, et al.

Art Unit: 2761

Serial No.: 09/358,653

Examiner: KYLE, C.

Filed: July 23, 1999

For: **SYSTEM AND METHOD FOR FUNDING AN ACCOUNT AND
CONSOLIDATING FINANCIAL RELATIONSHIPS**

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RESPONSE PURSUANT TO 37 C.F.R. § 1.111

The following remarks are submitted in response to the Office Action mailed on
November 7, 2002.

REMARKS

In the Office Action mailed November 7, 2002, the Examiner has made the following
rejections: claim 12 is rejected under 35 U.S.C. §102(e), as being unpatentable over Shurling et
al.; and claims 3-6, 9-11, and 16-23 are rejected under 35 U.S.C. §103(a) as being unpatentable
over Shurling et al. in view of Ferguson et al.

In view of the distinguishing remarks herein, the undersigned representative hereby
respectfully requests reconsideration of claims 3-6, 9-12, and 16-23 earnestly solicits a Notice of
Allowance.